

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Raymond Elliott Pagenhardt  
Debtor

Case No. 20-00993-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 16

Date Rcvd: Jul 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2020.

db  
tr      +Raymond Elliott Pagenhardt, 409 Frieden Manor, Schuylkill Haven, PA 17972-9538  
         ++WILLIAM G SCHWAB TRUSTEE, Attn: William G Schwab and Associates,  
         811 Blakeslee Blvd Drive East, Lehigh, PA 18235  
         (address filed with court: William G Schwab (Trustee), William G Schwab and Associates,  
         811 Blakeslee Blvd Drive East, PO Box 56, Lehigh, PA 18235)  
5312821      +895 Self Storage, 2984 Fair Road, Auburn, PA 17922-9067  
5312824      +Evans Cemetery Memorials, 39 Porter Road, Tower City, PA 17980-9457  
5312826      +KML Law Group, P.C., 701 Market St Suite 5000, Philadelphia, PA 19106-1541  
5312827      Lake Wynonah Property Owners Assoc., 491 Wynonah Dr, Auburn, PA 17922  
5314507      +Lake Wynonah Property Owners Association, c/o Marcus & Hoffman, P.C., 326 W. State Street,  
         Media PA 19063-3861  
5312828      +Ludwick Funeral Homes, Inc., 333 Greenwich Street, Kutztown, PA 19530-1044  
5312829      +Marcus & Hoffman PC, 326 W. State Street, Media, PA 19063-3862  
5312831      +UMH Properties, Inc., 102 Frieden Manor, Schuylkill Haven, PA 17972-9509

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr      E-mail/Text: william.schwab@txitrustee.com Jul 03 2020 18:52:44 William G Schwab (Trustee),  
         William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,  
         Lehigh, PA 18235

cr      +E-mail/Text: mstranen@marcushoffman.com Jul 03 2020 18:52:42  
         Lake Wynonah Property Owners Association, c/o: Michelle J. Stranen, Esquire,  
         326 West State Street, Media, PA 19063-3861  
5312822      +EDI: WFNNB.COM Jul 03 2020 22:53:00 Comenitycapital bank, PO BOX 182120,  
         Columbus, OH 43218-2120  
5312823      +EDI: IRS.COM Jul 03 2020 22:53:00 Department Treasury, Internal Revenue Service,  
         PO BOX 219236, Kansas City, MO 64121-9236  
5312830      +E-mail/Text: bankruptcyteam@quickenloans.com Jul 03 2020 18:52:48 Quicken Loans,  
         1050 Woodward Ave, Detroit, MI 48226-1906  
5312832      +EDI: WFFC.COM Jul 03 2020 22:53:00 Wells Fargo Bank PCM, PO BOX 94435,  
         Albuquerque, NM 87199-4435  
5312833      +EDI: WFFC.COM Jul 03 2020 22:53:00 Wells Fargo Card Service, Credit Bureau Resolution,  
         PO BOX 14517, Des Moines, IA 50306-3517

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
5312825\*      +IRS, Department of Treasury, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 05, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2020 at the address(es) listed below:  
Charles Laputka on behalf of Debtor 1 Raymond Elliott Pagenhardt claputka@laputkalaw.com,  
milda@laputkalaw.com; jen@laputkalaw.com; bkeil@laputkalaw.com  
James Warmbrodt on behalf of Creditor Quicken Loans, LLC bkgroup@kmlawgroup.com  
Michelle Jeanne Stranen on behalf of Creditor Lake Wynonah Property Owners Association  
mstranen@marcushoffman.com  
United States Trustee ustpre03@ha.ecf.usdoj.gov  
William G Schwab (Trustee) schwab@uslawcenter.com,  
wschwab@iq7technology.com; ecf@uslawcenter.com; ecf.alert+Schwab@titlexi.com

TOTAL: 5

**Information to identify the case:**

Debtor 1 Raymond Elliott Pagenhardt  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:20-bk-00993-RNO**

Social Security number or ITIN xxx-xx-1530  
EIN --\_-----

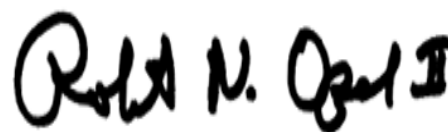
Social Security number or ITIN ----  
EIN --\_-----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Raymond Elliott Pagenhardt

7/3/20**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**